

State of Washington

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Office of Insurance Commissioner

2002 Washington Market Share and Loss Ratio

Line of Business: Accident and Health

All Dollars in Thousands

Top 10 Authorized Companies or
Groups of Companies
Zero Premium Companies Excluded

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	PREMERA BLUE CROSS GRP									
	LifeWise Health Plan of WA	52633	WA	HCSC	\$42,744	0.49%	\$41,670	\$33,744	80.98%	33,193
	MSC Life Ins Co	65105	WA	L&D	\$10	0.00%	\$0	(\$157)	(15683400.00)%	
	Premera Blue Cross	47570	WA	HCSC	\$1,872,962	21.39%	\$1,854,840	\$1,582,336	85.31%	806,262
	States West Life Ins Co	94188	WA	L&D	\$11,557	0.13%	\$11,840	\$8,041	67.91%	
	Group Totals				\$1,927,272	22.01%	\$1,908,350	\$1,623,964	85.10%	839,455
2	REGENCE GRP									
	Asuris Northwest Health	47350	WA	HCSC	\$54,332	0.62%	\$53,612	\$43,639	81.40%	33,134
	Regence BCBS OR	54933	OR	HCSC	\$27,331	0.31%	\$27,668	\$23,150	83.67%	15,409
	Regence Blue Shield	53902	WA	HCSC	\$1,518,175	17.34%	\$1,505,860	\$1,249,050	82.95%	1,017,729
	Regence Blueshield Of ID Inc	60131	ID	L&D	\$3,206	0.04%	\$3,206	\$2,867	89.44%	
	Regence Health Maintenance OR Inc	96250	OR	HMO	\$28,628	0.33%	\$28,746	\$24,225	84.27%	13,302
	Regence Life & Health Ins Co	97985	OR	L&D	\$14,863	0.17%	\$14,816	\$6,270	42.32%	
	RegenceCare	95648	WA	HMO	\$86,434	0.99%	\$85,460	\$78,834	92.25%	37,560
	Group Totals				\$1,732,969	19.79%	\$1,719,367	\$1,428,036	83.06%	1,117,134
3	GROUP HEALTH COOP									
	Group Health Options Inc	47055	WA	HCSC	\$336,951	3.85%	\$334,421	\$300,662	89.91%	133,327
	Group Hlth Cooperative	95672	WA	HMO	\$1,304,251	14.89%	\$1,255,648	\$1,391,633	110.83%	444,375
	Group Totals				\$1,641,202	18.74%	\$1,590,069	\$1,692,295	106.43%	577,702
4	PACIFICARE HEALTH SYSTEMS GRP									
	Pacificare Life Assur Co	84506	CO	L&D	\$1,313	0.01%	\$1,290	\$237	18.37%	
	Pacificare of WA Inc	48038	WA	HCSC	\$547,282	6.25%	\$545,142	\$485,952	89.14%	118,182
	Group Totals				\$548,594	6.26%	\$546,431	\$486,189	88.98%	118,182
5	COMMUNITY HEALTH PLAN OF WA									
	Community Health Plan of WA	47049	WA	HCSC	\$352,299	4.02%	\$340,955	\$292,351	85.74%	208,378
	Group Totals				\$352,299	4.02%	\$340,955	\$292,351	85.74%	208,378
6	WASHINGTON DENTAL SERVICE									
	Washington Dental Service	47341	WA	HCSC	\$305,801	3.49%	\$0	\$278,150	0.00%	822,133
	Group Totals				\$305,801	3.49%	\$0	\$278,150	0.00%	822,133
7	KAISER FOUNDATION									
	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$264,919	3.03%	\$263,482	\$246,858	93.69%	83,238
	Kaiser Permanente Hlth Alternatives	47033	OR	HCSC	\$5,313	0.06%	\$5,244	\$4,849	92.48%	10,769
	Group Totals				\$270,232	3.09%	\$268,725	\$251,707	93.67%	94,007

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8	MOLINA HEALTHCARE INC									
	Molina Healthcare of WA Inc	96270	WA	HMO	\$258,516	2.95%	\$256,282	\$196,409	76.64%	160,839
	Group Totals				\$258,516	2.95%	\$256,282	\$196,409	76.64%	160,839
9	AETNA									
	Aetna Health Inc WA Corp	95484	WA	HMO	\$88,280	1.01%	\$85,688	\$89,491	104.44%	40,728
	Aetna Health of Washington Inc	47060	WA	HCSC	\$23,430	0.27%	\$22,340	\$22,128	99.05%	2,762
	Aetna Life Ins Co	60054	CT	L&D	\$67,365	0.77%	\$66,083	\$49,536	74.96%	
	Group Totals				\$179,075	2.04%	\$174,111	\$161,155	92.56%	43,490
10	KPS HEALTH PLANS									
	KPS Health Plans	53872	WA	HCSC	\$108,898	1.24%	\$108,855	\$94,874	87.16%	44,837
	Group Totals				\$108,898	1.24%	\$108,855	\$94,874	87.16%	44,837
	Top 10 Group Total				\$7,324,861	83.65%	\$6,913,145	\$6,505,130	94.10%	4,026,157
	All Other Companies				\$1,432,214	16.35%	\$1,398,625	\$1,035,424	74.03%	1,135,220
	Totals(4)				\$8,757,075	100.00%	\$8,311,770	\$7,540,554	90.72%	5,161,377

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternal

(2)Also means claims and benefits incurred.

(3)Washington enrollment not provided by insurance companies.

(4)Totals do not represent all health coverage in Washington

(5)Premium written for HMO, HCSC and LHCSC is Premiums Collected.